

THE HONORABLE JOHN C. COUGHENOUR

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE

DUANE BOWEN, *et al.*,

Plaintiffs,

v.

CSO FINANCIAL, INC., *et al.*,

Defendants.

CASE NO. C17-0677-JCC

PROTECTIVE ORDER

This matter comes before the Court on the parties' stipulated motion to enter a protective order (Dkt. No. 16). The parties stipulate as follows:

1. PURPOSES AND LIMITATIONS

Discovery in this action is likely to involve production of confidential, proprietary, or private information for which special protection may be warranted. Accordingly, the parties hereby stipulate to and petition the Court to enter the following Stipulated Protective Order. The parties acknowledge that this agreement is consistent with Local Civil Rule 26(c). It does not confer blanket protection on all disclosures or responses to discovery, the protection it affords from public disclosure and use extends only to the limited information or items that are entitled to confidential treatment under the applicable legal principles, and it does not presumptively entitle parties to file confidential information under seal.

1 2. “CONFIDENTIAL” MATERIAL

2 “Confidential” material may include the following documents and tangible things produced  
3 or otherwise exchanged: (1) private or personal information regarding any party, (2) non-public  
4 medical records created by health care providers, (3) private and personal customer information;  
5 (4) trade secrets, (5) proprietary or confidential business information, (6) self-critical analysis,  
6 (7) confidential financial information, including tax return documents, balance sheets, and bank  
7 statements, and (8) information that is otherwise protected, the disclosure of which would result  
8 in material disadvantage. Any information in paper, electronic or other form, may be designated  
9 confidential so long as the designating party has a good faith belief that such materials are  
10 confidential and should not be disclosed other than in connection with this action and pursuant to  
11 this Protective Order.

12 3. SCOPE

13 The protections conferred by this agreement cover not only confidential material (as  
14 defined above), but also (1) any information copied or extracted from confidential material; (2) all  
15 copies, excerpts, summaries, or compilations of confidential material; and (3) any testimony,  
16 conversations, or presentations by parties or their counsel that might reveal confidential material.  
17 However, the protections conferred by this agreement do not cover information that is in the public  
18 domain or becomes part of the public domain through trial or otherwise.

19 4. ACCESS TO AND USE OF CONFIDENTIAL MATERIAL

20 4.1 Basic Principles. A receiving party may use confidential material that is disclosed  
21 or produced by another party or by a non-party in connection with this case only for prosecuting,  
22 defending, or attempting to settle this litigation. Confidential material may be disclosed only to  
23 the categories of persons and under the conditions described in this agreement. Confidential  
24 material must be stored and maintained by a receiving party at a location and in a secure manner  
25 that ensures that access is limited to the persons authorized under this agreement.  
26

1           4.2    Disclosure of “CONFIDENTIAL” Information or Items. Unless otherwise ordered  
2 by the Court or permitted in writing by the designating party, a receiving party may disclose any  
3 confidential material only to

4                   (a)    the receiving party’s counsel of record in this action, as well as employees  
5 of counsel to whom it is reasonably necessary to disclose the information for this litigation;

6                   (b)    the officers, directors, and employees (including in house counsel) of the  
7 receiving party to whom disclosure is reasonably necessary for this litigation, unless the parties  
8 agree that a particular document or material produced is for Attorney’s Eyes Only and is so  
9 designated;

10                  (c)    experts and consultants to whom disclosure is reasonably necessary for this  
11 litigation and who have signed the “Acknowledgment and Agreement to Be Bound” (Exhibit A);

12                  (d)    the Court, court personnel, and court reporters and their staff;

13                  (e)    copy or imaging services retained by counsel to assist in the duplication of  
14 confidential material, provided that counsel for the party retaining the copy or imaging service  
15 instructs the service not to disclose any confidential material to third parties and to immediately  
16 return all originals and copies of any confidential material;

17                  (f)    during their depositions, witnesses in the action to whom disclosure is  
18 reasonably necessary and who have signed the “Acknowledgment and Agreement to Be Bound”  
19 (Exhibit A), unless otherwise agreed by the designating party or ordered by the Court. Pages of  
20 transcribed deposition testimony or exhibits to depositions that reveal confidential material must  
21 be separately bound by the court reporter and may not be disclosed to anyone except as permitted  
22 under this agreement;

23                  (g)    the author or recipient of a document containing the information or a  
24 custodian or other person who otherwise possessed or knew the information.

25           4.3    Filing Confidential Material. Before filing confidential material or discussing or  
26 referencing such material in court filings, the filing party shall confer with the designating party

1 to determine whether the designating party will remove the confidential designation, whether the  
2 document can be redacted, or whether a motion to seal or stipulation and proposed order is  
3 warranted. Local Civil Rule 5(g) sets forth the procedures that must be followed and the standards  
4 that will be applied when a party seeks permission from the Court to file material under seal.

5 **5. DESIGNATING PROTECTED MATERIAL**

6 **5.1 Exercise of Restraint and Care in Designating Material for Protection.** Each party  
7 or non-party that designates information or items for protection under this agreement must take  
8 care to limit any such designation to specific material that qualifies under the appropriate  
9 standards. The designating party must designate for protection only those parts of material,  
10 documents, items, or oral or written communications that qualify, so that other portions of the  
11 material, documents, items, or communications for which protection is not warranted are not swept  
12 unjustifiably within the ambit of this agreement.

13 Mass, indiscriminate, or routinized designations are prohibited. Designations that are  
14 shown to be clearly unjustified or that have been made for an improper purpose (e.g., to  
15 unnecessarily encumber or delay the case development process or to impose unnecessary expenses  
16 and burdens on other parties) expose the designating party to sanctions.

17 If it comes to a designating party's attention that information or items that it designated for  
18 protection do not qualify for protection, the designating party must promptly notify all other parties  
19 that it is withdrawing the mistaken designation.

20 **5.2 Manner and Timing of Designations.** Except as otherwise provided in this  
21 agreement (see, e.g., second paragraph of section 5.2(a) below), or as otherwise stipulated or  
22 ordered, disclosure or discovery material that qualifies for protection under this agreement must  
23 be clearly so designated before or when the material is disclosed or produced.

24 (a) **Information in documentary form:** (e.g., paper or electronic documents and  
25 deposition exhibits, but excluding transcripts of depositions or other pretrial or trial proceedings),  
26 the designating party must affix the word "CONFIDENTIAL" to each page that contains

1 confidential material. If only a portion or portions of the material on a page qualifies for protection,  
2 the producing party also must clearly identify the protected portion(s) (e.g., by making appropriate  
3 markings in the margins).

4 (b) Testimony given in deposition or in other pretrial or trial proceedings: the  
5 parties must identify on the record, during the deposition, hearing, or other proceeding, all  
6 protected testimony, without prejudice to their right to so designate other testimony after reviewing  
7 the transcript. Any party or non-party may, within fifteen days after receiving a deposition  
8 transcript, designate portions of the transcript, or exhibits thereto, as confidential.

9 (c) Other tangible items: the producing party must affix in a prominent place  
10 on the exterior of the container or containers in which the information or item is stored the word  
11 "CONFIDENTIAL." If only a portion or portions of the information or item warrant protection,  
12 the producing party, to the extent practicable, shall identify the protected portion(s).

13 5.3 Inadvertent Failures to Designate. If timely corrected, an inadvertent failure to  
14 designate qualified information or items does not, standing alone, waive the designating party's  
15 right to secure protection under this agreement for such material. Upon timely correction of a  
16 designation, the receiving party must make reasonable efforts to ensure that the material is treated  
17 in accordance with the provisions of this agreement.

## 18 6. CHALLENGING CONFIDENTIALITY DESIGNATIONS

19 6.1 Timing of Challenges. Any party or non-party may challenge a designation of  
20 confidentiality at any time. Unless a prompt challenge to a designating party's confidentiality  
21 designation is necessary to avoid foreseeable, substantial unfairness, unnecessary economic  
22 burdens, or a significant disruption or delay of the litigation, a party does not waive its right to  
23 challenge a confidentiality designation by electing not to mount a challenge promptly after the  
24 original designation is disclosed.

25 6.2 Meet and Confer. The parties must make every attempt to resolve any dispute  
26 regarding confidential designations without court involvement. Any motion regarding

1 confidential designations or for a protective order must include a certification, in the motion or in  
2 a declaration or affidavit, that the movant has engaged in a good faith meet and confer conference  
3 with other affected parties in an effort to resolve the dispute without court action. The certification  
4 must list the date, manner, and participants to the conference. A good faith effort to confer requires  
5 a face-to-face meeting or a telephone conference.

6         6.3     Judicial Intervention. If the parties cannot resolve a challenge without court  
7 intervention, the designating party may file and serve a motion to retain confidentiality under Local  
8 Civil Rule 7 (and in compliance with Local Civil Rule 5(g), if applicable). The burden of  
9 persuasion in any such motion shall be on the designating party. Frivolous challenges, and those  
10 made for an improper purpose (e.g., to harass or impose unnecessary expenses and burdens on  
11 other parties) may expose the challenging party to sanctions. All parties shall continue to maintain  
12 the material in question as confidential until the Court rules on the challenge.

13 7.     PROTECTED MATERIAL SUBPOENAED OR ORDERED PRODUCED IN OTHER  
14 LITIGATION

15         If a party is served with a subpoena or a court order issued in other litigation that compels  
16 disclosure of any information or items designated in this action as “CONFIDENTIAL,” that party  
17 must:

18                 (a)     promptly notify the designating party in writing and include a copy of the  
19 subpoena or court order;

20                 (b)     promptly notify in writing the party who caused the subpoena or order to  
21 issue in the other litigation that some or all of the material covered by the subpoena or order is  
22 subject to this agreement. Such notification shall include a copy of this agreement; and

23                 (c)     cooperate with respect to all reasonable procedures sought to be pursued by  
24 the designating party whose confidential material may be affected.

1 8. UNAUTHORIZED DISCLOSURE OF PROTECTED MATERIAL

2 If a receiving party learns that, by inadvertence or otherwise, it has disclosed confidential  
3 material to any person or in any circumstance not authorized under this agreement, the receiving  
4 party must immediately (a) notify in writing the designating party of the unauthorized disclosures,  
5 (b) use its best efforts to retrieve all unauthorized copies of the protected material, (c) inform the  
6 person or persons to whom unauthorized disclosures were made of all the terms of this agreement,  
7 and (d) request that such person or persons execute the “Acknowledgment and Agreement to Be  
8 Bound” that is attached hereto as Exhibit A.

9 9. INADVERTENT PRODUCTION OF PRIVILEGED OR OTHERWISE PROTECTED  
10 MATERIAL

11 When a producing party gives notice to receiving parties that certain inadvertently  
12 produced material is subject to a claim of privilege or other protection, the obligations of the  
13 receiving parties are those set forth in Federal Rule of Civil Procedure 26(b)(5)(B). This provision  
14 is not intended to modify whatever procedure may be established in an e-discovery order or  
15 agreement that provides for production without prior privilege review. Parties shall confer on an  
16 appropriate non-waiver order under Federal Rule of Evidence 502.

17 10. NON TERMINATION AND RETURN OF DOCUMENTS

18 Within 60 days after the termination of this action, including all appeals, each receiving  
19 party must return all confidential material to the producing party, including all copies, extracts and  
20 summaries thereof. Alternatively, the parties may agree upon appropriate methods of destruction.

21 Notwithstanding this provision, counsel are entitled to retain one archival copy of all  
22 documents filed with the Court, trial, deposition, and hearing transcripts, correspondence,  
23 deposition and trial exhibits, expert reports, attorney work product, and consultant and expert work  
24 product, even if such materials contain confidential material.

25 The confidentiality obligations imposed by this agreement shall remain in effect until a  
26 designating party agrees otherwise in writing or a court orders otherwise.

1 STIPULATED TO, DATED, AND RESPECTFULLY SUBMITTED this 30th day of  
2 July, 2017.

3 TERRELL MARSHALL LAW  
4 GROUP PLLC

DAVIS ROTHWELL EARLE  
& XOCHIHUA, P.C.

5 By: s/ Elizabeth A. Adams  
6 Beth E. Terrell, WSBA #26759  
7 Email: bterrell@terrellmarshall.com  
8 Blythe H. Chandler, WSBA #43387  
9 Email: bchandler@terrellmarshall.com  
10 Elizabeth A. Adams, WSBA #49175  
11 Email: eadams@terrellmarshall.com  
12 936 North 34th Street, Suite 300  
13 Seattle, Washington 98103-8869  
14 Telephone: (206) 816-6603  
15 Facsimile: (206) 319-5450

By: s/ Suzanne Pierce  
Suzanne Pierce, WSBA #22733  
Email: spierce@davisrothwell.com  
Patrick Rothwell, WSBA #23878  
Email: prothwell@davisrothwell.com  
Keith M. Liguori, WSBA 51501  
Email: kliguori@davisrothwell.com  
520 Pike Street, Suite 2500  
Seattle, Washington 98101  
Telephone: (206) 622-2295  
Facsimile: (206) 340-0724

12 Sam Leonard, WSBA #46498  
13 Email: sam@seattledebtdefense.com  
14 LEONARD LAW  
15 801 2nd Avenue, Suite 1410  
16 Seattle, Washington 98104  
17 Telephone: (206) 486-1176  
18 Facsimile: (206) 458-6028

*Attorneys for Defendant J. Michael Unfred,  
d/b/a J. Michael Unfred LLC*

HASSON LAW, LLC

16 Paul Arons, WSBA #47599  
17 Email: lopa@rockisland.com  
18 LAW OFFICE OF PAUL ARONS  
19 685 Spring Street  
20 Friday Harbor, Washington 98250  
Telephone: (360) 378-6496  
Facsimile: (360) 378-6498

By: s/ Jeffrey I. Hasson  
Jeffrey I. Hasson, WSBA #23741  
E-Mail: hasson@hassonlawllc.com  
12707 NE Halsey Street  
Portland, Oregon 97230  
Telephone: (503) 255-5352  
Facsimile: (503) 255-6124

*Attorneys for Defendants CSO Financial, Inc.  
and Mary Inscore*

21 *Attorneys for Plaintiffs*



**ORDER**

Pursuant to this stipulation, IT IS SO ORDERED.

DATED this 7th day of July 2017.

A handwritten signature in black ink, reading "John C. Coughenour", written over a horizontal line.

John C. Coughenour  
UNITED STATES DISTRICT JUDGE

EXHIBIT A

ACKNOWLEDGMENT AND AGREEMENT TO BE BOUND

I, \_\_\_\_\_ [print or type full name], of \_\_\_\_\_ [print or type full address], declare under penalty of perjury that I have read in its entirety and understand the Stipulated Protective Order that was issued by the United States District Court for the Western District of Washington on \_\_\_\_\_ [date] in the case of *Duane Bowen et al v. CSO Financial, Inc. et al.*, 2:17-CV-00677-JCC. I agree to comply with and to be bound by all the terms of this Stipulated Protective Order and I understand and acknowledge that failure to so comply could expose me to sanctions and punishment in the nature of contempt. I solemnly promise that I will not disclose in any manner any information or item that is subject to this Stipulated Protective Order to any person or entity except in strict compliance with the provisions of this Order.

I further agree to submit to the jurisdiction of the United States District Court for the Western District of Washington for the purpose of enforcing the terms of this Stipulated Protective Order, even if such enforcement proceedings occur after termination of this action.

Date: \_\_\_\_\_

City and State where sworn and signed: \_\_\_\_\_

Printed name: \_\_\_\_\_

Signature: \_\_\_\_\_